Government of Saskatchewan

Annual Report 2004

Saskatchewan Corrections and Public Safety

Office of the Fire Commissioner

Saskatchewan Centennial 2005

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Letter of Transmittal

The Honourable Peter Prebble
Minister of Saskatchewan Corrections and Public Safety

Dear Sir:

As required by *The Fire Prevention Act 1992*, I am pleased to present the Saskatchewan Fire Commissioner's annual report for the year 2004. In addition to the recorded provincial fire losses, this report outlines the branch activities for the last year while identifying certain plans and direction for the future.

Last year, Saskatchewan recorded 27 deaths and 63 injuries from fire. The number of deaths is significantly greater than the previous year's total of 14 and greater than our 10-year annual average of 20. Approximately $43 million in direct property loss was also recorded. This is up $3 million from 2003 and slightly more than the 10-year average of $41 million.

The overall trend for fire losses continues downward. Continued emphasis on public fire prevention and life safety activities is paramount in maintaining this trend.

The Saskatchewan Fire Service is the backbone of our public safety system. Fire Departments across the province are responding to growing demands for their services and expertise. Career and volunteer fire fighters alike deserve special recognition for their commitment, passion and dedication to protecting Saskatchewan's people, property and environment from the perils of fire and other emergencies.

Respectfully submitted,

Rick McCullough
Fire Commissioner

Introduction

The Department of Corrections and Public Safety was formed on April 1, 2002. The Office of the Fire Commissioner (OFC) is part of Public Safety's Protection and Emergency Services Branch along with Public Safety & Sask911, the Provincial Disaster Assistance Program, the Emergency Management Organization and the Building Standards Unit. Recent restructuring in the Public Safety Division led to the combining of the OFC and Building Standards Unit forming what is now called the Building and Fire Safety Unit.

The OFC consists of a small team of highly qualified individuals who focus their activities on minimizing Saskatchewan's fire losses. In addition to the Fire Commissioner, there is one Fire Prevention Officer Supervisor; six Fire Prevention Officers; one Statistician and two administrative support staff. The head office of the OFC is located in Regina with a branch office in Saskatoon. In November, when the Building Standards Unit was merged with the OFC the positions of Chief and Assistant Building Official were added to the staff complement.

The OFC, in accordance with *The Fire Prevention Act, 1992* (the *Act*) and *Saskatchewan Fire Code Regulations* (the *Regulations*), provides Saskatchewan communities, fire departments, and emergency service organizations with information, education and leadership programs and services to protect people, property and the environment from fire and other emergencies.

As prescribed by s. 5 of *The Fire Prevention Act, 1992* this is accomplished through:

- the promotion and encouragement of fire prevention and the protection of life and property against fire;
- the collection and dissemination of information respecting fires in Saskatchewan;
- the keeping of records for all fires occurring in Saskatchewan, including the cause, origin, and circumstances of each fire and other information respecting each fire that the Fire Commissioner considers appropriate;
- the investigation of fires or by causing fires to be investigated and by holding inquiries into any fire when the Fire Commissioner considers it necessary to do so, in order to ascertain the cause, origin and circumstances of the fire;
- the administration and enforcement of the *Act* and *Regulations* within park land constituted pursuant to *The Parks Act* or a regional park established pursuant to *The Regional Parks Act, 1979;*

- the provision of training courses in fire fighting and prevention; and
- the performance of any other duties that the Minister may direct.

Saskatchewan Fire Losses

Each year approximately 4,000 fires result in an average of 20 deaths, 72 injuries and $41 million in direct property losses. The downward trend in deaths and injuries over the last 30 years is very encouraging. However, the long-term trends associated with the number of fires, and the related dollar losses, continue to climb.

Unfortunately, in 2004, Saskatchewan recorded 27 fire-related deaths or 2.7 deaths per 100,000 people. This number is considerably higher than our 10-year average of 20 deaths per year and 30 per cent higher than the national average, which currently stands at 1.8 fire-related deaths per 100,000. There was a slight increase in dollar losses last year, reaching a total of $43 million, up $3 million from 2003. This is close to the 10-year average of $41 million. These recorded losses are the direct costs only. They do not include the host of indirect costs which are deemed to be more than nine times this base amount, totaling about half a billion dollars in fire losses in 2004.

The largest number of fire-related fatalities continues to occur in residential occupancies where more than 80 per cent of all deaths occurred. Like the rest of North America, the major cause of death can be attributed to the misuse of smoking materials. In this regard, we are looking forward to the new legislated requirements for tobacco producers to meet the "reduced propensity to burn requirements for cigarettes" that will be introduced in October 2005.

The leading cause of fires in the home is still related to cooking, although misuse of heating appliances as a fire cause continues to rise. As is generally the case, these causes are predictable and as such can be prevented. We will continue our efforts in calling for greater prevention and public education activities in order to reduce the losses associated with these fires.

The OFC has a mandate to promote and encourage fire prevention and the protection of life and property against fire. It also has a mandate to advise and make recommendations respecting the establishment, administration and provision of suitable fire protection services for communities. As well, the OFC advises fire departments in matters of training, equipment and apparatus. It is the OFC's mission to assist local fire departments through leadership, education, and support in meeting their fire prevention, protection and suppression goals.

The primary focus of OFC activities is building municipal capacities to provide effective and efficient fire protection systems for their communities. In addition to overall program support, resources are directed at the following four major areas:

- Fire Prevention and Life Safety Education
- Fire Investigation/Loss Statistics
- Technical Education and Advisory Services
- Fire Service Testing and Certification

Fire Prevention and Life Safety Education

The goal of every fire department in Saskatchewan is to save lives and property. Prevention is the single activity with the greatest potential for reducing losses from the destructive force of fire. A very proactive approach to prevention has proven successful from both the public safety and economic points of view. As a result, fire and life safety education is an integral component of each fire department's role in their community.

Having long recognized the merits of public education and prevention activities, the OFC takes the lead role in the development and coordination of provincial public education campaigns.. As the lead agency, it is our responsibility to support local fire departments with programs and resource materials that enable them to deliver public education and prevention programs.

The OFC has a goal of ensuring that a public education contact person is identified in every community. This ensures a variety of public education programs are available on a continuing basis. Currently, more than 250 communities have identified a public education specialist who can assist the OFC with the delivery and promotion of fire safety education programs. To support these public educators, educational materials suitable for web-based distribution have been identified, collected, reviewed and placed on the web site for their use. Additionally, public education initiatives are showcased at the OFC Annual Public Educator's Conference.

The OFC supports the implementation of the Learn Not To Burn® program and Risk Watch™ in schools and helps to build coalitions and partnerships with industry and communities. The further introduction of Risk Watch's child injury prevention program was continued through delivery of a number of community workshops. It is worth noting that the Estevan coalition was recognized for its efforts in successfully implementing Risk Watch by being invited to the National Fire Protection Association (NFPA) fall meeting in Miami.

These school programs have proved successful in reducing fire losses by increasing fire and life safety awareness among young children. While this contributes to the development of proper fire safety behaviours by children in their formative years, it also helps to get important fire safety messages to family members and the larger community.

Due mainly to the closure of the Echo Valley Conference Centre, the OFC did not hold its annual Fire and Life Safety Conference in February of 2005. However, resources were directed at supporting the costs of the keynote speaker at the Saskatchewan Association of Fire Chiefs annual meeting where public education was a large part of the agenda. Meantime, consideration is being given to holding a conference aimed at addressing the Branch's broader public safety mandate with the intention of consolidating a number of similar conferences held each year.

Fire Prevention Week activities in October focused on the theme of "Test Your Smoke Alarms!" Advertisements were again presented in local newspapers and public service announcements given to local media outlets across the province. As well, good use was made of the Department's website with a variety of resource materials made available for download. Kits and information were available from the OFC, Fire Prevention Canada and the National Fire Protection Association. These included local media ads; Fire Prevention Week information; home safety inspection checklists; fire safety related colouring activities; and do-it-yourself escape plans for local level contests.

On a broader basis, the OFC regularly supports presentations to a range of audiences on a variety of fire safety issues. The OFC also circulates a full spectrum of fire safety brochures, pamphlets and fire safety videos, which are available both to the public and to fire departments for use in their public education campaigns.

Along with public education and awareness campaigns regular code enforcement is essential in maintaining local fire safety. Lives are saved and property losses reduced by effective regulator activities. By promoting and encouraging fire inspection and enforcement programs at the local level, and by providing local authorities with the tools to conduct these programs, municipalities become more capable and self-sufficient in providing regulatory services that effectively eliminate hazards and risks within the community.

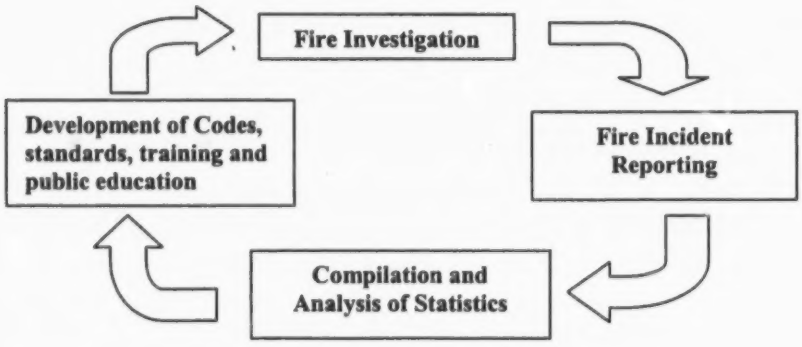
Although building owners are required to comply with the National Fire Code, municipalities are given powers to ensure those code requirements are met. The OFC staff works closely with local fire chiefs and municipal officials in carrying out these routine fire prevention and safety inspections. Staff also responds to specific or formal complaints lodged by members of the public or others who feel fire safety measures may be inadequate in a particular situation or location.

To support the activity of routine fire inspections at the local level, the OFC has developed an enhanced inspection-training program. The program is designed to assist local fire chiefs in carrying out fire prevention inspections in key buildings and facilities in their community. The training curriculum was developed for both

an accelerated and progressive training series that will lead to the certification of fire inspectors in accordance with internationally recognized standards developed by the NFPA. The pilot workshop was held in Grenfell with a focus on basic training for effective inspections of public buildings.

Fire Investigation

Fire investigation and the accurate identification of cause, origin and circumstances of a fire is fundamental to protecting lives and property and is necessary for preventing future occurrences of similar fire incidents. Proper fire cause, origin and circumstance determination is also essential for the compilation of meaningful fire statistics. The analyses of this information forms the basis of continued improvements in fire prevention codes, standards, training, and public education programs as depicted by the following model.


Fire Investigation
Fire Incident Reporting
Compilation and Analysis of Statistics
Development of Codes, standards, training and public education

In support of its lead role in the development and advancement of fire investigation, fire incident reporting, and compilation/analysis of fire incident statistics, the OFC has set a goal of improving the gathering, cataloguing and distributing of fire incident information. This includes rationalizing incident reporting with the Canadian Code Structure. In conjunction with other Canadian jurisdictions, the OFC has undertaken a study of the current code structure to determine if it is collecting the necessary information to properly support fire prevention campaigns and address building and fire code deficiencies.

Each year, significant OFC program resources are dedicated to the investigation of fires in order to determine cause, origin and circumstances. In 2004, the OFC staff was directly involved in more than 70 high-level fire investigations. Staff also provided support to numerous fire investigations that were initiated by local assistants.

These investigations were related to fires involving deaths, significant financial loss, arson or suspicious circumstances as well as those fires affecting provincially owned, leased or occupied properties. Many of these investigations were in conjunction with insurance companies, police departments and other agencies with a vested interest in determining the cause of fires and finding ways to prevent or eliminate them.

Ongoing fire investigation training is provided by the OFC with significant emphasis placed on proper identification of fire cause and origin. Fire investigation workshops were held at Echo Valley, with additional workshops in La Ronge, Kindersley, Lakeland, and Humboldt. In conjunction with police forces, a Phase 3 workshop was developed and presented in May 2004 at the Saskatchewan Police College.

Demand for this training continues to grow and as a result we have seen improvements in the quality of fire reports. Last year, 222 fire service personnel attended fire investigation workshops. As well, the mentoring program designed to help investigators gain necessary field experience continued, allowing new investigators to develop their expertise, enabling them to provide legitimate testimony in court.

Technical Education and Advisory Services

The primary focus of technical education and advisory services is to assist fire departments and municipalities in delivering effective fire prevention and protection programs in their community. The OFC provides services that enhance municipal capacity by providing fire officials with the tools to assess services and identify gaps in the delivery of fire prevention and suppression programs for their citizens.

A list of technical and code-related items has been developed based upon the numerous daily questions and calls received by the OFC, along with topics of interest identified across the province by the fire service. Feedback from inspection workshops also highlights areas where fire departments want assistance in interpretation or advice on enforcement and application of regulations.

As a result, several advisory bulletins and commentaries providing discussion, guidance, recommendations, considerations, options or technical interpretation and explanation of regulatory requirements were developed. Some of the topics include the following:

- Fuel Dispensing Stations on Residential Property
- Inspection of Care Facilities
- Inspection of Spray Paint Facilities
- Bed and Breakfast Inspections

- Inspection of Solid Fuel Appliances
- Fire Service Dispatch Considerations
- Kitchen Fire Suppression Systems
- Maintenance of Fire Protection Equipment
- Qualification of Persons Conducting Maintenance of Fire Protection, Detection and Suppression Equipment
- Farrowing Pen Electric Heating Pads
- Fire Department Response to Clandestine Drug Labs
- Defend in Place Strategies: "Stay or Go"
- Alcohol Hand Sanitizers
- Smoke Alarm Selection: Photo-electric or Ionization

The majority of the foregoing bulletins and commentaries were developed by OFC staff and posted to the website. As well, draft Bylaws/Agreements and guides for fire Department Bylaws, Fire Prevention Bylaws and Joint Agreement Bylaws for fire protection and mutual aid were completed and posted to the website.

The OFC staff provides detailed information on available prevention and protection programs through direct contact as well as a variety of tools posted on the website. These tools also include a Local Assistants' Handbook that contains a range of reference material to assist with establishment and delivery of protection services. It addresses the basic administration and organization needs of a fire department, suggests public education prevention activities, and assists with risk assessment, risk management, and emergency planning.

The Handbook also covers fire safety inspections, Code enforcement, interpretation of *The Fire Prevention Act, 1992* and *Regulations*, fire investigation and reporting procedures as well as other topics valuable to fire chiefs and local assistants.

During 2004/05 most stakeholders took advantage of these and the other tools on our website. This medium has proven very effective, with more than 350 hits a month directed at the OFC webpage.

Each year the OFC conducts fire department surveys and community risk assessments, including some First Nation communities. Municipalities fall into one of nine OFC districts. In 2003/04 the majority of surveys were completed in the odd-numbered districts. In 2004/05 surveys for the even-numbered districts were assigned. Although some of the work was completed (approx. 50 per cent) this function has now been shifted to the new Public Safety & Sask911 unit. Under *The Fire Prevention Act, 1992*, each municipality is obliged to have a Fire Chief or Local Assistant to the Fire Commissioner. These people become agents for the Fire Commissioner and are instrumental in carrying out local fire prevention and suppression activities. It is important they be properly trained and supported to carry out their duties.

To address this matter, work began on updating the Local Assistant's Handbook (LAH) and, more importantly, the development of qualification criteria and orientation materials for new fire chiefs. Several sections of the LAH have been updated and posted to the website for easy access and reference by fire chiefs.

In 2004, a "fee for service delivery" survey was conducted. Some of the information gathered has been compiled and analyzed. A draft version was shared with Saskatchewan Urban Municipalities Association (SUMA) for their comments. The full results of the survey will be made available in 2005/06 with the hopes of assisting municipalities in reaching a uniform fee structure for fire protection and emergency response services they provide to other jurisdictions under contract and other agreements.

Support continues to grow among municipalities for local delivery fire safety programs. OFC staff provides the advice and support necessary to ensure delivery of quality fire safety services at the community level. The OFC has placed emphasis on developing self-sufficiency at the local level by providing support for local authorities. This is done through continued risk assessment and risk management advisory services along with ongoing support for essential fire training, prevention, public education, inspection and investigation activities. The OFC also assisted with Master Planning for several communities by analyzing fire department management, supporting and encouraging self-evaluation and promoting increased capacity through regionalization.

During 2004/05 resources were redirected to assist SaskEMO, Saskatchewan Environment (SE), Government Relations and Aboriginal Affairs (GRAA), and the Saskatchewan Association of Rural Municipalities (SARM) in developing a sustainable response capability for preventing and fighting wildland fires. Efforts to develop a mutually acceptable funding mechanism that would cover the significant costs associated with wildland fire suppression were unsuccessful. However, the OFC along with other provincial government partners played a lead role in the development and delivery of wildland fire fighting training packages for municipalities in forested areas. OFC staff continues to provide support to individual municipalities regarding preparedness, response strategies and equipment purchases.

Codes and standards issued by standards development organizations such as the NFPA, National Research Council (NRC), Underwriters Laboratories of Canada (ULC) and the Canadian Standards Association (CSA) are reviewed with staff regularly. This allows for effective input and sanctioning of proposed measures. Staff also plays a key role in Canada's code development system.

Fire Service Testing and Certification

Currently there are a number of avenues for fire service members to obtain training. Although the OFC is not involved in the direct delivery of training it does promote regional training by working with regional colleges. Further support comes through a network of adjunct instructors established to meet regional fire service training needs. To support the OFC's "train-the-trainer" approach the fire service instructor database was updated to ensure qualified instructors could be easily identified by those in need.

New training packages, as a well as a limited replacement of training materials that had gone astray, were provided for OFC's regional training partners. Work continued with Humboldt, Melville, Prince Albert, Balgonie, Kindersley, the Saskatchewan Volunteer Fire Fighters Association (SVFFA) and the Saskatchewan Institute of Indian Technologies (SIIT) in promoting regional training in conjunction with regional colleges.

The OFC focuses resources on the testing and certification of fire service members through both a provincial and internationally recognized evaluation system. The International Fire Service Accreditation Congress (IFSAC) has accredited the OFC to certify emergency responders in 15 program areas. This allows the OFC to issue certificates in accordance with internationally recognized, professional qualification standards.

The OFC provides an Evaluation and Certification Guide (ECG) for all fire department members, which describes the Saskatchewan fire service certification system.

Fire Service Certification programs consist of:

- maintenance of the ECG and relevant standards;
- development of the process for certification related to recognized standards;
- ongoing establishment of policies for certification;
- expansion, validation and maintenance of the evaluation system (exam bank, practical Job Performance Requirements (JPR's) and practical skills evaluation);
- application to IFSAC for authority to certify additional program areas;
- conformance to the rules for certification under IFSAC;
- co-ordination of continued qualification for certified persons;
- co-ordination and scheduling of certification programs;
- co-ordination of site visits and administrative reviews by accreditation entities;
- and development of informational packages and seminars on certification.

The demand for certification services continues to grow. More and more members of the fire service see the merits of certification, both for the formal recognition of their accomplishments and as the best way to meet the increasing demands for professional qualification in recognized standards. Over the 2004/05 year 28 Certification Programs covering 10 fire service subject areas were conducted, with 365 fire fighters certified.

In 2004, the OFC was able to finalize development of practical evaluation tools, update certification procedures for the NFPA 472 (Responders to Hazardous Materials Incidents - Awareness and Operations) standard and was accredited to certify firefighters in NFPA standard 1002 (Apparatus Driver/Operator) for Aerial Platforms.

The OFC continued to certify students of the Emergency Services Training Institute (ESTI) located in Martensville. The graduates of this fire fighter pre-employment program have met the necessary fire fighter professional qualifications in a number of National Fire Protection Association (NFPA) standards. Partnerships were developed with Prince Albert and Regina Fire Departments to assist with certification of some program areas. We anticipate opportunities for further delegation in the future as the demand for certification increases.

Program Support

Program support activities include a variety of services to fire chiefs, fire departments, municipalities, government departments, members of the public, as well as other agencies and parties interested in reducing fire losses.

As mentioned previously, the OFC maintains and analyzes reports of all fire losses in the province. Ongoing statistical analysis is conducted and records are maintained regarding not only fire deaths and injuries but the cause, origin and circumstances of each fire as well. The information gathered from fire reports assists in the development of a variety of programs related to fire safety. These include fire-safe products such as, flame resistant children's pyjamas, child resistant lighters, flame resistant tent materials, and flame resistant carpeting. This information also supports the development of new fire safety legislation and regulations, revisions to building and fire codes, training programs for fire fighters and fire prevention education programs for the public. Each of these areas ultimately contributes to the reduction of fire losses.

Fire loss information is widely distributed and is used nationally, provincially and locally to help identify ways to limit fire losses. This information also serves to support inquiries from provincial and federal government departments, fire departments, news media, insurance personnel, police and other interested parties

To support the evaluation and certification of emergency responders, the OFC ensures that certification records are maintained for all fire fighters involved in testing programs.

The OFC maintains a lending library of videos on a broad variety of fire prevention and education topics for all ages and interest groups. Video packages are loaned to fire departments, a number of government departments and other agencies on a regular basis. As well, complete technical reference libraries are updated and maintained for use by members of the public, enforcement officials, architects, engineers, designers, contractors and staff.

The Fire Commissioner's Newsletter assists the fire service by providing topical fire safety and public education information linked to seasonal activities, identifying topics of current interest in the areas of fire fighter safety and fire department operations as well as providing a forum to announce upcoming seminars, workshops and conferences. It also serves as a tool for fire service associations to reach their members with information regarding their activities.

Partnerships

The OFC relies on partnerships to assist with the delivery of effective province-wide fire protection and prevention programs. These co-operative efforts help get the public, local organizations and other stakeholders more involved in fire prevention and safety efforts. Such partnerships are critical to the future delivery of OFC services and programs. Strengthening existing partnerships and building new ones provides opportunities to lower costs, reach new clients, sustain existing programs and improve services.

Local assistants and fire chiefs are an essential component of the fire incident reporting system. With their co-operation in reporting fires, we can identify needs and offer quality programs and services based on fire loss statistical analysis. The result is improved targeted public education campaigns, opportunities for improved response training, and improvements to building and fire codes.

Along with our internal government stakeholders we work with a number of external partners. Some of these include fire service personnel, municipal administrators, fire service associations and municipal associations. The OFC works closely with the Saskatchewan Urban Municipalities Association (SUMA), Saskatchewan Association of Rural Municipalities (SARM), the Royal Canadian Mounted Police (RCMP), the Insurance Crime Prevention Bureau (ICPB), Saskatchewan Government Insurance Special Investigation Unit (SGI-SIU) and First Nations, among others.

In maintaining partnerships with these groups and other key stakeholders, the OFC provides ongoing support to fire service associations including the Saskatchewan Association of Fire Chiefs (SAFC), the Saskatchewan Volunteer Fire Fighters Association (SVFFA) and the Saskatchewan Chapter of the International Association of Arson Investigators (IAAI). OFC staff members serve as liaisons with the executives of these associations as well as their training, instructor and inspection groups. Staff are actively involved in several meetings throughout the year, serving as the main point of contact between the OFC and the respective association.

Additionally, the OFC maintains its working relationship with the RCMP, local police services and insurance companies by providing them with training and technical assistance in the investigation of fires.

Future Directions

The OFC will continue to work with communities, businesses, emergency response agencies and associations throughout the province to ensure a high degree of co-operation exists for the common purpose of reducing fire losses. Areas of co-operation in fire prevention, public education and fire investigation are being expanded. The OFC will provide leadership and direction to local authorities, placing greater emphasis in the areas of public education and training. Training local assistants to provide fire prevention and education programs within their own community will be further advanced in 2005.

Public fire and life safety programs have been broadened with expanded implementation of Risk Watch across the province. Although not advancing as quickly as we would like, we are confident our approach of establishing strong community coalitions as the solid base for implementation will provide for a much more sustainable program. Greater emphasis on public education activities such as Risk Watch will allow us to further reduce fire losses.

Working with fire chiefs, local assistants and partner agencies, we have been able to obtain a more consistent, accurate and regular flow of information that allows for improved collection and analyses of fire loss data. Like many other jurisdictions, we are faced with the problem of less than complete and accurate information being gathered at fire scenes. Even though cause and origin may be identified we often fail to gather the full circumstances related to the situation that caused or contributed to the fire incident.

We know that greater effort has to be directed towards correctly identifying the cause, origin and associated circumstances leading to each fire loss. Holding workshops and training sessions with police, insurance, and fire department members has resulted in more timely and accurate information being provided and we will continue to offer the training necessary to develop high levels of expertise in this area.

Promoting greater regional co-operation and resource sharing will allow municipalities to deliver services that they otherwise could not afford to deliver. Supporting efforts to develop and organize a volunteer structure within each municipality and region will serve to do this. Such efforts are needed in order to secure a large and sufficiently broad volunteer base to enhance community support in the delivery of fire prevention and education programs.

The OFC will continue to focus on developing inventories of fire protection equipment and collecting information on response capabilities. This will provide municipalities accurate and up-to-date information on local needs and capacities, further supporting the formation of regional response groups and mutual aid districts.

OFC programs will focus on building capacity at the local level. Support to fire chiefs and municipal officials in the delivery of their own fire protection programs will be expanded. We will promote appropriate levels of fire services and fire safety province-wide through training and education activities that improve the knowledge and awareness of local and regional fire authorities and the public.

The introduction of Objective Based Codes, coupled with a new code development process, presents several opportunities to re-engage many of our stakeholders in the regulatory area. We will be working closely with them as we ready ourselves for the introduction of new, objective based, fire and building codes.

The Fire Service Joint Council was re-established by Minister's order for six years with representation from the fire service community including volunteer, paid-on-call and career fire fighters and fire chiefs. In addition to providing a united voice to government on fire and safety-related matters, this group will serve to identify ways of improving the effectiveness of fire protection programs and services.

All program services offered by the OFC are designed to increase municipal capacity to achieve self-sufficiency in all aspects of fire services. The greatest challenge for the OFC is to balance available resources with the needs and expectations of our stakeholders.

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Table 1: Fire Losses by Fixed Property Use

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Agricultural products bulk storage.	3	$3,000		
Agricultural products loose or bagged for storage.	1			
Agricultural supply storage.	1			
Amusement, recreation place – unclassified.	2			
Animal barn, cattle, pigs, horses, dog kennels, other livestock.	12	$301,436		
Apartment, tenement, flat – unclassified.	6	$104,069		
Apartment, tenement, flat – 1 or 2 unit with business.	1			
Apartment, tenement, flat – 1 or 2 unit without business.	6	$55,054		1
Apartment, tenement, flat – 3 to 20 unit with business.	9	$8,500	1	
Apartment, tenement, flat – 3 to 20 unit without business.	56	$555,449	2	
Apartment, tenement, flat – 20+ units.	38	$78,587	3	
Arena, stadium, amusement/entertainment tent.	1	$1,000		
Automobile. Includes cars and ambulance.	402	$1,108,285		2
BBQ (outside).	4	$150		
Bank.	2			
Barber shop or hairdressing establishment.	1	$1,000		
Barn storage. Excludes silo and animal barn.	4	$1,000		
Basic iron and steel manufacture.	1			
Basic metal products manufacture.	2	$2,140,000		
Boat sales, pleasure craft. No marinas/boat repair.	1			
Bridge, overpass, trestle.	1			
Brush and grass on open land, field. Excludes forests.	237	$101,323	1	
Buildings under construction.	2	$16,000		
Buildings under demolition.	1			
Bunkhouse and workers barracks.	1	$10,000		
Bus, trackless trolley.	1	$22,000		
Business and personal services facility – miscellaneous.	2			
Camper on or off truck.	2	$4,000		
Camping trailer, tent trailer.	2			
Church, chapel.	1			
Clinic/infirmary. Excludes medical office building.	2	$200		
College, university.	1			

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Communications – unclassified.	1			
Construction equipment. Excludes crane, grader.	2	$50,000		
Corral.	1	$3,000		
Cow, cattle and pig production. Excludes milk processing.	4	$2,300,000		
Crops, orchards, straw stacks, haystacks or bales.	58	$335,762		
Department stores. Must have a furniture department.	1			
Dormitory – unclassified.	1			
Drive-in lunchroom.	1			
Dwelling one- and two-family – unclassified.	13	$5,000		
Dwelling seasonal use – in season (1-family).	4	$8,000		
Dwelling seasonal use – off season (1-family).	2	$125,000		
Dwelling year-round use (1-family).	497	$18,092,898	32	21
Dwelling year-round use (2-family).	11	$55,387		
Education facility – unclassified.	2			
Electric light and power distribution system.	8			
Electrical and electronic machinery manufacture.	1			
Elementary school. Includes combined kindergarten.	10			
Elevators, grain, commercial.	2			
Farm facility – unclassified.	11	$85,896		
Farm tractor and equipment, grain dryer, harvester, etc.	255	$4,527,122		
Fences, poles, railroad ties.	7	$300		
Flammable liquid, chemical tank truck.	1			
Flammable liquids tank storage. No refinery tankage.	2	$5,100		
Florist shop, greenhouse.	1	$1,730		
Food processing – unclassified.	1	$5,140		
Forest, standing timber.	3	$50,000		
Freight, box, tank, hopper, container, etc.	1			
Furniture, fixture, bedding manufacture.	1	$67,044		
Furniture store. No furniture departments in large stores.	1			
Gas manufacturing plant.	3			
General business office.	4	$50,900		
General hospital.	2	$2,000		
General truck. Non-flammable cargo.	361	$2,990,330	1	
Grain mill products manufacturing.	1			

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Ground transport vehicle – unclassified.	9	$59,321		
Groundskeeping equipment.	2	$6,000		
Hardware store.	2	$3,000		
Heavy machine and equipment.	1	$5,000		
High school. Includes combinations.	3			
Home for the aged with nursing staff.	1			
Home for the aged without nursing staff.	1	$2,000		
Hotel, inn, lodge - year round use.	12	$991,107		
Ice rink, curling rink.	4	$18,145		
Individual residential parking in one-storey garages.	83	$1,321,504		
Industrial manufacturing properties – unclassified.	5	$52,500		
Industrial truck, forklift, street sweeper, garbage, skidder, gravel.	8	$25,650		
Institutional miscellaneous – unclassified.	2	$7,500		
Job printing, publishing. No type foundry or engraving.	1	$29,815		
Junior high school.	2			
Laundry (self-serve).	1	$1,000		
Locomotive engine and other power unit.	1			
Machinery manufacturing. No electrical machinery and appliances.	3			
Mailboxes.	1			
Market, grocery stores.	1	$303,800		
Mercantile miscellaneous – unclassified.	3	$12,000		
Miscellaneous – unclassified.	171	$13,364		
Mobile home.	23	$372,036	1	2
Mobile home, trailer – unclassified.	4			
Motion picture theatre. Excludes drive-in theatre.	1			
Motor hotel, motel – 3 to 20 units.	1	$6,000		
Motor hotel, motel – over 20 units.	1	$10,000		
Motor vehicles, boats, sales and service – unclassified.	3	$75,000		
Motor home, camperized van.	8	$73,395		
Motor vehicle repair garage, paint shop. No car washing.	6	$916,635	1	1
Motor vehicle sales and services including farm implements.	1			
Motorcraft (20m and under over-all length). No outboards.	3	$9,306		
Motorcycle.	3	$500		

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Office – unclassified.	2	$1,741,286		
Outbuildings – unclassified.	1	$500		
Outdoor property – unclassified.	45	$7,100		
Paper and paper products storage, paper recycling bins.	21	$988		
Petroleum, gas well with accompanying reservoir and batteries.	13	$105,000		
Players box.	2			
Poultry egg production.	4	$229,430		
Private aircraft.	2			
Privy.	2	$9,200		
Public service station. Excludes marine service.	2	$30,000		
Quonset.	4	$293,000		
Rail transport vehicle and equipment – unclassified.	1			
Recreational vehicle.	3	$12,869		
Repair shop, laundry, dry cleaner – unclassified.	1	$4,000		
Residential miscellaneous – unclassified.	5			
Restaurant.	11	$212,773		
Rooming, boarding, lodging house – 9 to 15 roomers.	1			
Rooming, boarding, lodging house – unclassified.	2			
Sawmill, planing mill, wood products mill.	1	$450,000		
Scrap and junkyards.	2			
Semi-trailer truck.	16	$429,459		
Shed. Includes implement shed.	71	$1,566,466	1	
Silo on farm. Excludes bulk storage of grain.	9	$106,022		
Slaughtering, preparing, preserving of meat and poultry.	4	$256,500		
Small variety store.	2			
Snowmobile.	2	$8,000		
Special vehicle – unclassified.	13	$184,025		
Specialty food store	1			
Storage properties – unclassified.	6	$79,000		
Supermarket.	2	$30,000		
Trash and rubbish. Excludes industrial facilities.	925	$70,600	2	
Travel trailer, holiday trailer.	11	$77,677		
Trees shrubs. Includes individual trees only.	8			
Under construction or demolition vacant – unclassified.	1			

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Unoccupied property. Property left unoccupied over 30 days.	6	$12,895		
Utility – unclassified.	2	$17,179		
Vacant property without contents or condemned.	9	$1,500		
Vehicle and non-motorized hauling vehicle.	3			
Vehicles storage – unclassified.	4			
Vehicles and related equipment – unclassified.	1			
Warehouse.	1			
Water supply system and pump house.	4			
Total	**3677**	**$43,521,709**	**45**	**27**

Figure A: Most Frequent Property Classes Involving Fire Losses

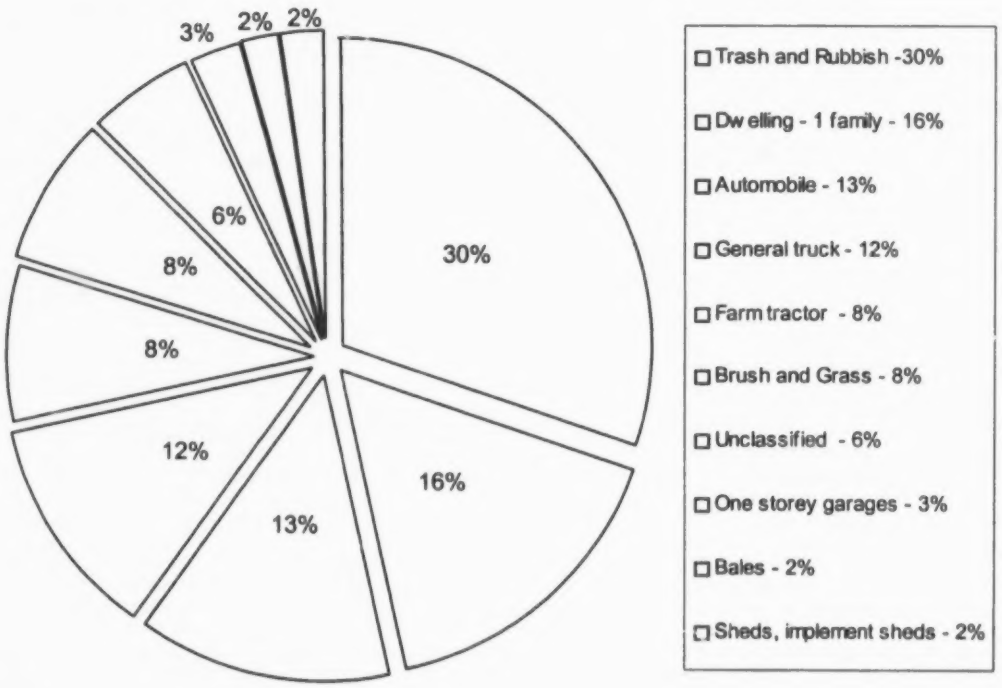
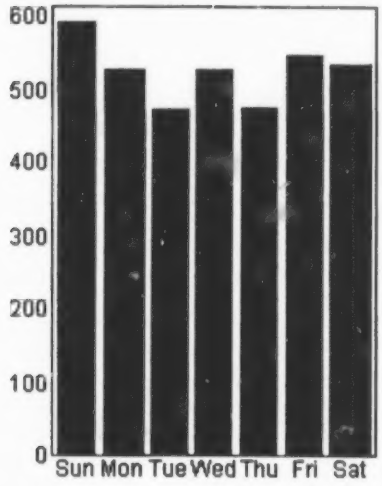
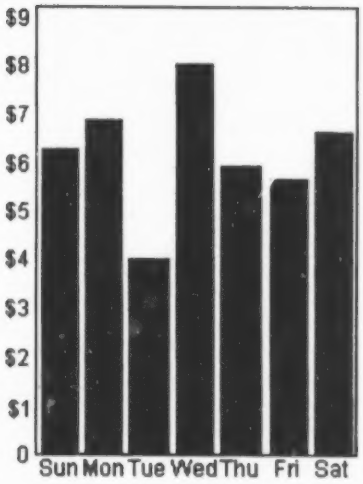


Figure B: Losses by Day of Week

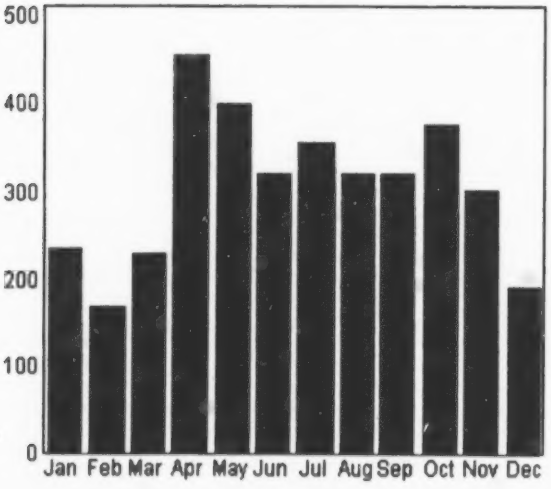


Number of Fires

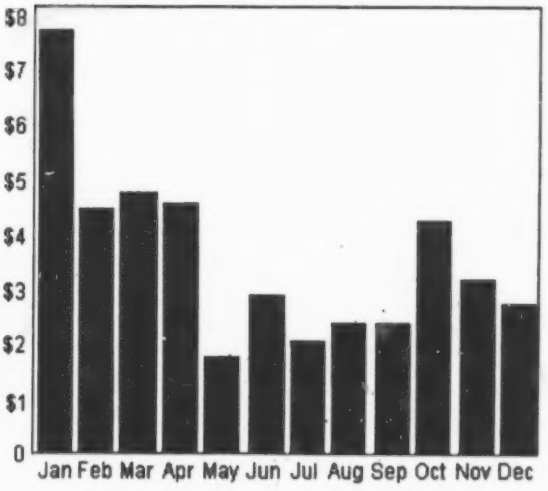


Dollar Loss (in millions)

Figure C: Losses by Month



Number of Fires



Dollar Loss (in millions)

Table 2: Fire Fatalities by Sex and Age

	Age in Years										
	0-5	6-10	11-16	17-20	21-25	26-35	36-45	46-55	56-65	over 65	Total
Female	3			1		1	3		1	2	11
Male	2		1	1		2	4	3	1	2	16
All	**5**	**0**	**1**	**2**	**0**	**3**	**7**	**3**	**2**	**4**	**27**

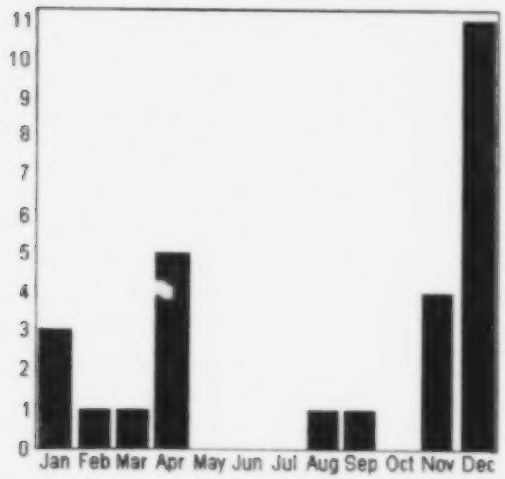
Table 3: Fire Injuries by Sex and Age

	Age in Years										
	0-5	6-10	11-16	17-20	21-25	26-35	36-45	46-55	56-65	over 65	Total
Female	3				1	4	1	2	1	1	13
Male	4	1		1	2	9	7	6	2		32
All	**7**	**1**	**0**	**1**	**3**	**13**	**8**	**8**	**3**	**1**	**45**

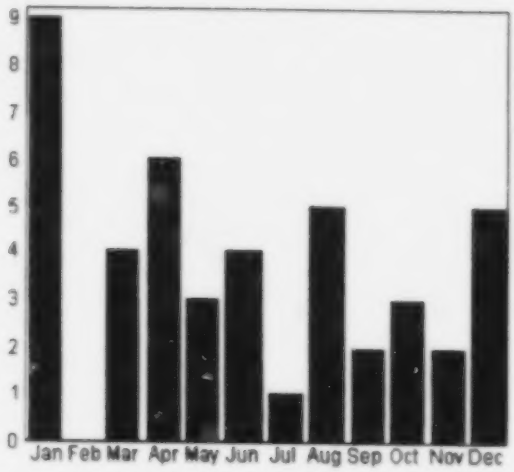
Table 4: Fire Casualties by Time of Day

Time Periods			Fire Deaths		Fire Injuries	
	# of fires	%	# of fires	%	# of fires	%
10:30 p.m. – 6:29 a.m.	1034	28.1	8	29.6	12	26.7
6:30 a.m. – 2:29 p.m.	1522	41.4	4	14.8	18	40.0
2:30 p.m. – 10.29 p.m.	872	23.7	8	29.6	15	33.3
Unknown	249	6.8	7	25.9	0	0
Total	**3677**	**100**	**27**	**100**	**45**	**100**

Figure D: Fire Fatalities and Injuries by Month



Deaths



Injuries

Table 5: Fire Fatalities by Fixed Property Use

Apartment, tenement, flat – 1 or 2 unit without business.	1
Automobile. Includes cars and ambulance.	2
Dwelling year-round use (1-family).	21
Mobile home.	2
Motor vehicle repair garage, paint shop. No car washing.	1
Total	**27**

Table 6: Fire Fatalities by Act or Omission

Act or omission – cannot be determined.	3
Automobile.	1
Child playing with open flame.	2
Incendiary.	1
Miscellaneous – undetermined.	7
Misuse of equipment – unclassified.	1
Misuse of material ignited – cannot be determined.	3
Smokers material.	8
Suspicious.	1
Total	**27**

Table 7: Fire Fatalities by Ignition Scenario

Source	Material	Act	Property Class	# of Deaths
Smoker's material – cigarette.	Furniture (upholstered).	Smokers material.	Apartment, tenement, flat – 1 or 2 unit without business.	1
Internal combustion engine. Includes exhaust system.	Material first ignited – unclassified.	Automobile.	Automobile. Includes cars and ambulance.	1
Igniting object - cannot be determined.	Material first ignited – cannot be determined.	Act or omission – cannot bed determined.	Automobile. Includes cars and ambulance.	1
Smoker's material – cigarette.	Furniture (upholstered).	Smokers material.	Dwelling year-round use (1-family).	2
Igniting object – undetermined.	Material first ignited – unclassified.	Miscellaneous – undetermined.	Dwelling year-round use (1-family).	7
Smoker's material – cigarette.	Paper, packing material. Includes shredded paper.	Smokers material.	Dwelling year-round use (1-family).	1
Smoker's material – cigarette.	Material first ignited – cannot be determined.	Smokers material.	Dwelling year-round use (1-family).	2
Smoker's material – cannot be determined.	Furniture (upholstered).	Smokers material.	Dwelling year-round use (1-family).	2
Candle, taper.	Furniture (upholstered).	Misuse of material ignited – cannot be determined.	Dwelling year-round use (1-family).	3
Igniting object - cannot be determined.	Material first ignited – cannot be determined.	Suspicious.	Dwelling year-round use (1-family).	1
Central heating unit.	Interior wall covering. Excludes plastic.	Child playing with open flame.	Dwelling year-round use (1-family).	2
Igniting object - cannot be determined.	Material first ignited – cannot be determined.	Act or omission – cannot be determined.	Dwelling year-round use (1-family).	1
Igniting object - cannot be determined.	Material first ignited – cannot be determined.	Incendiary.	Mobile home.	1
Smoker's material - cigarette	Bedding. Includes blanket, sheet, comforter, eiderdown, heating pad.	Act or omission – cannot be determined.	Mobile home.	1
Fluorescent lamp. Includes ballast.	Gasoline.	Misuse of equipment – unclassified.	Motor vehicle repair garage, paint shop. No car washing.	1
			Total	**27**

Table 8: Action/Condition of Fire Fatality

Asleep at time of fire.	8
Awake and no physical/mental impairment at time of fire.	2
Condition of casualty – unknown.	10
Impairment by alcohol, drugs or medication.	4
Left unattended (children).	2
Too young to react to fire emergency.	1
Total	**27**

Table 9: Fire Injuries by Fixed Property Use

	Minor Injury	Light Injury	Serious Injury	Total
Apartment, tenement, flat – 3 to 20 unit with business.	1			1
Apartment, tenement, flat – 20+ units.	3			3
Apartment, tenement, flat – 3 to 20 unit without business.	1	1		2
Brush and grass on open land, field. Excludes forests.		1		1
Dwelling year-round use (1-family).	10	18	4	32
General truck. Non-flammable cargo.			1	1
Mobile home.		1		1
Motor vehicle repair garage, paint shop. No car washing.			1	1
Shed. Includes implement shed.		1		1
Trash and rubbish. Excludes industrial facilities.		2		2
Total	**15**	**24**	**6**	**45**

Table 10: Fire Injuries by Act or Omission

	Minor Injury	Light Injury	Serious Injury	Total
Act or omission – cannot be determined.	1	2		3
Child playing with open flame.		2		2
Electrical short circuit, overloaded extension cord failure.	1			1
Hot exhaust/catalytic converter caught grass or vehicle on fire.			1	1
Human failing – accident.	2	1	1	4
Human failing – asleep, suspected use of alcohol, drugs or medication.		1		1
Human failing – ignorance of hazard.		7	1	8
Human failing - temporary loss of judgement suspected (includes panic).		1		1
Human failing – unclassified.			1	1
Inadequate control of open fire.		2		2
Incendiary – under 18 years of age.	1			1
Mechanical, electrical failure, malfunction – undetermined.	1			1
Miscellaneous – undetermined.	3			3
Misuse of equipment – unclassified.			1	1
Misuse of source of ignition – unclassified.	1	4	1	6
Smokers material.	3	2		5
Suspicious.	1	2		3
Torch too close to.	1			1
Total	**15**	**24**	**6**	**45**

Figure E: Trends in Fatalities and Injuries

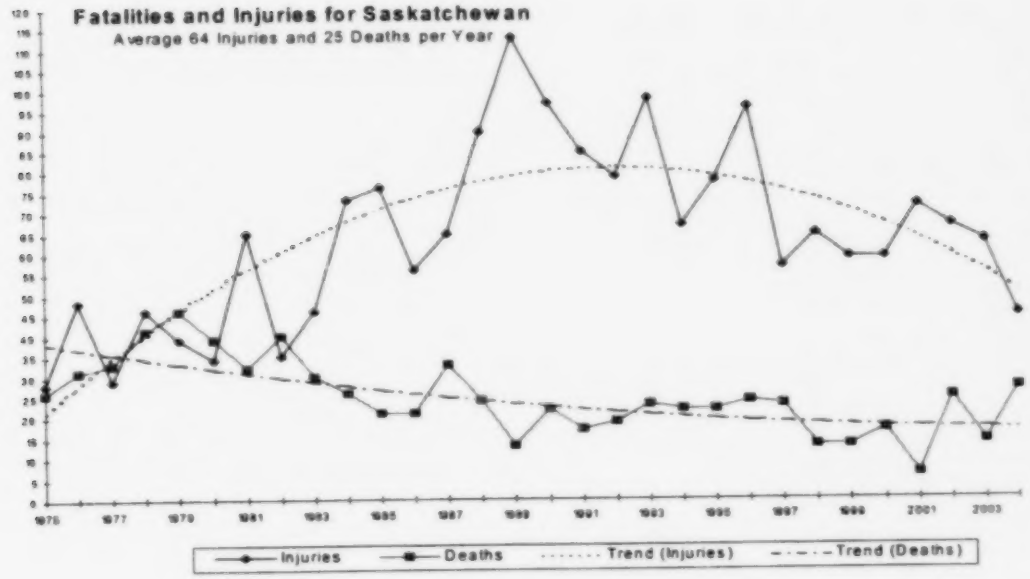


Figure F: 10 Year Average Fatalities and Injuries

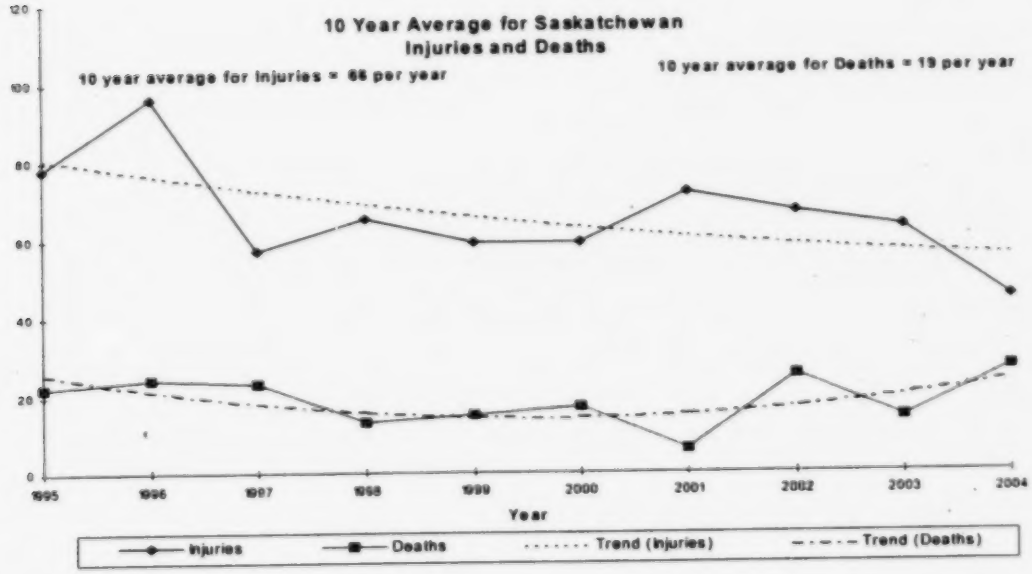


Table 11: Initial Detection

	Fires	% of Total	Deaths	% of Total	Injuries	% of Total	$ Loss	% of Total
Not reported.	15		1	4			34,754	0.1
Automatic sprinkler system.	3						32,773	0.1
Automatic system other than sprinkler.	1							
Heat detector device connected to a fire alarm system.	1						2,000	0.0
Initial detection – cannot be determined.	283	8	7	26	13	29	5,878,879	13.5
Initial detection – unclassified.	5							
Smoke alarm-single station not to fire alarm system.	40	1	3	11	1	2	1,055,076	2.4
Smoke detector device connected to a fire alarm system.	45	1			4	9	1,150,162	2.6
Visual sighting or other means of personal detection.	3284	90	16	59	27	60	35,368,065	81.3
Total	**3677**	**100**	**27**	**100**	**45**	**100**	**$43,521,709**	**100**

Table 12: Equipment Performance

	Fires	% of Total	Deaths	% of Total	Injuries	% of Total	$ Loss	% of Total
Equipment present but fire too small to require operation.	35	1					59,433	0.1
Equipment operated.	230	6.2	3	11	11	24	9,499,636	21.8
Equipment should have operated but didn't (no battery in smoke detector).	34	1	3	11	3	7	784,174	1.8
No equipment present in structure or area of origin of fire.	775	21	6	22	4	9	7,307,048	16.8
Not a structure – no equipment.	2036	55.4	2	7	4	9	11,650,290	26.8
Performance cannot be determined.	493	13.4	12	45	22	49	12,538,934	28.8
Performance unclassified.	30	1					115,002	0.3
Structure – no equipment.	44	1	1	4	1	2	1,567,193	3.6
Total	**3677**	**100**	**27**	**100**	**45**	**100**	**$43,521,709**	**100**

Table 13: Fire Loss by Source of Ignition

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Appliances and equipment – unclassified.	31	$655,398		
Attached structure (exposure).	4	$27,265		
Bar-b-q starter.	4	$94,000		
Battery, rectifier.	12	$80,989		
Bearing, belting, conveyor, brake.	95	$952,853		
Candle, taper.	44	$1,215,928	4	3
Central air conditioning and refrigeration equipment.	1			
Central heating unit.	23	$464,922	1	2
Chafing dish, fondue.	1			
Chemical reaction, spontaneous combustion.	11	$210,722		
Chimney – cannot be determined.	24	$563,578		
Cooking equipment – unclassified.	12	$144,042		
Cutting torch.	13	$2,004,100		
Deep fat fryer – separate appliance.	6	$13,545		
Detached structure (exposure).	16	$111,470		
Dryer for clothes.	19	$79,093		
Electric blanket, heating pad.	1	$22,956		
Electrical distribution equipment – unclassified.	250	$3,476,949	9	
Exposure – unclassified.	4	$41,100		
Fireplace.	17	$665,301		
Fireworks.	4			
Fireworks, sparklers – cannot be determined.	3			
Fluorescent lamp. Includes ballast.	2	$150,000	1	1
Food warming appliance, portable.	2	$1,189		
Forest, tree(s) (exposure).	2	$53,375		
Fry pans, grills not on stove.	1	$1,109		
Grass, shrub, brush, scrub (exposure).	1			
Heat treatment equipment.	1	$10,000		
Heating equipment – unclassified.	29	$742,974		
Hot ashes, embers not associated with smoker's material, incense.	34	$377,152		
Igniting object – cannot be determined.	1151	$11,970,382	6	4

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Igniting object – unclassified.	116	$2,868,643	3	7
Incandescent lamp, lightbulb. Includes lantern, spotlight, flashlight, heat lamp.	18	$591,694	1	
Individual refrigeration unit.	10	$609,321		
Internal combustion engine. Includes exhaust system.	361	$4,588,976	1	1
Lamp.	9	$19,856		
Lighter.	7	$127,000		
Machinery, equipment, commercial and industrial. Excludes appliances/equipment.	20	$450,311		
Masonry chimney.	5	$188,000		
Masonry chimney (clay lining).	3	$24,000		
Match.	4	$22,605		
Match, lighter – not used in conjunction with smoking.	4	$6,050		
Match, lighter – cannot be determined.	23	$324,994	1	
Metal chimney.	1			
Motor 1 H.P. and over. Excludes air conditioning, refrigeration, washing machines, central heat, mowers.	3	$78,055		
No igniting object.	16	$192,147		
Open fire, campfire, bonfire, warning flare, rubbish fire, thawing fire (exposure).	736	$282,399	1	
Open fired broiler, portable type includes barbecue.	7	$255,750		
Other electrical equipment – unclassified.	3	$2,500		
Other cooking unit.	2	$6,000		
Outside storage container, tank (exposure).	1			
Oven of stove, range.	14	$25,232		
Panelboard, switchboard. Includes fuse, circuit breaker.	10	$331,500		
Permanent electric wiring, cable.	40	$2,519,081		
Portable space heater. Includes room heater, salamander.	14	$422,990		
Pressing iron, curling iron. Includes ironing machine.	2	$4,000		
Radio, stereo, phonograph, tape recorder.	1	$3,000		
Service water heater.	5	$201,000		
Smoker's materials/open flame – unclassified.	12	$87,100	1	
Smoker's material – ashtray.	1			
Smoker's material – cigarette.	50	$876,390	5	7

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Smoker's material – lighter.	10	$151,500	1	
Smoker's material – match.	9	$37,100		
Smoker's material – cannot be determined.	140	$977,319	2	2
Stationary space heater.	1	$17,000		
Stove, range, top burner area – involving fire in pan.	32	$39,000	2	
Stove, range, top burner area – involving fire in fryer/pot.	81	$935,357	5	
Stove, range, top burner area – involving other circumstances.	14	$162,665		
Switch, outlet. Includes receptacle, socket.	15	$392,149		
Television, picture receiving or reproducing equipment.	1	$1,500		
Temporary electric wiring, cable.	13	$512,000		
Toaster, waffle iron.	2	$2,900		
Torch, other than cutting or welding.	22	$213,845	1	
Transformer.	7			
Welding equipment.	14	$840,391		
Total	**3677**	**$43,521,709**	**45**	**27**

Table 14: Fire Loss by Act or Omission

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Act or omission – cannot be determined.	853	$7,070,564	3	3
Aircraft (vehicle crash).	1			
Automatic control failure.	1			
Automobile (vehicle crash).	9	$23,905		1
Animal.	1	$17,000		
Child playing with open flame.	30	$413,550	2	2
Cleaning, washing parts.	1	$8,000		
Combustible placed too close to heat.	20	$341,297		
Construction deficiency.	3	$125,357		
Construction, design, installation deficiency – undetermined.	11	$246,664		
Construction, design, installation deficiency – unclassified.	1			
Design deficiency.	2			
Electrical short circuit, overloaded extension cord failure.	132	$1,591,619	1	
Exposure from other fire.	21	$233,137		
Fireplace – flying embers.	2	$25,400		
Fireplace – log rolled out.	2	$2,269		
Flammable liquid to kindle fire.	1			
Fuel spilled accidentally.	2	$8,055		
Hot exhaust/catalytic converter caught grass or vehicle on fire.	21	$354,330	1	
Human failing – accident.	854	$937,578	4	
Human failing – asleep, no suspected use of alcohol, drugs or medication.	7			
Human failing – asleep, suspected use of alcohol, drugs or medication.	4	$500	1	
Human failing – cannot be determined.	15	$181,805		
Human failing – distracted, preoccupied.	10			
Human failing – ignorance of hazard.	32	$472,201	8	
Human failing – physical or metal disability.	1			
Human failing – suspected impairment by use of alcohol, drugs or medication.	15	$6,830		
Human failing – temporary loss of judgement suspected (includes panic).	5	$200,000	1	
Human failing – unclassified.	36	$579,678	1	
Improper fuelling technique.	1			

	# of Fires	Total $ Loss	# of Injuries	# of Deaths
Improper storage.	2	$32,000		
Inadequate control of open fire.	137	$692,293	2	
Incendiary.	122	$1,619,849		1
Incendiary – under 18 years of age.	14		1	
Industrial truck (vehicle crash).	1			
Installed too close to combustible.	7	$534,900		
Mechanical, electrical failure, malfunction – unclassified.	65	$3,708,517		
Mechanical, electrical failure, malfunction – undetermined.	642	$12,007,583	1	
Miscellaneous – undetermined.	118	$2,720,596	3	7
Misuse of equipment – cannot be determined.	8	$555,280		
Misuse of equipment – unclassified.	9	$180,078	1	1
Misuse of material ignited – cannot be determined.	5	$124,000		3
Misuse of material ignited – unclassified.	6	$65,794		
Misuse of source of ignition – cannot be determined.	3	$3,000		
Misuse of source of ignition – unclassified.	89	$1,013,473	6	
Other installation deficiency.	2	$90,000		
Other road vehicle (vehicle crash).	5	$79,594		
Overfuelling.	2	$180,000		
Overheated cooking oil, grease, wax.	2	$5,000		
Part failure, leak, break.	25	$183,862		
Part worn out.	83	$1,088,382		
Smokers material.	57	$953,892	5	8
Suspected faulty connections involving copper wiring.	1	$30,000		
Suspicious.	909	$1,498,142	3	1
Suspicious – under 18 years of age.	16	$210,200		
Torch too close to.	22	$233,184	1	
Vehicle crash – cannot be determined.	2	$15,000		
Vehicle crash – unclassified.	1	$10,000		
Welding or cutting too close to.	21	$2,847,352		
Total	**3677**	**$43,521,709**	**45**	**27**

Table 15: Annual Losses Adjusted by Consumer Price Index (CPI)

Year	Reported $ Value	Adjusted $ Amount
1985	$25,747,955.00	$42,756,395.25
1986	$31,723,967.00	$51,209,246.22
1987	$33,703,293.00	$51,838,680.41
1988	$47,038,700.00	$69,331,664.43
1989	$46,066,565.00	$65,035,150.59
1990	$43,671,241.00	$59,032,750.85
1991	$38,707,867.00	$49,733,744.27
1992	$43,822,419.00	$55,742,116.97
1993	$37,032,957.00	$45,733,904.18
1994	$27,406,499.00	$33,520,256.47
1995	$25,492,885.00	$30,333,909.93
1996	$33,185,430.00	$38,762,044.96
1997	$47,468,264.00	$54,741,279.97
1998	$39,720,293.00	$45,191,603.48
1999	$46,214,767.00	$51,702,008.46
2000	$52,073,259.00	$56,758,513.67
2001	$57,020,496.00	$62,150,874.82
2002	$48,899,381.00	$51,235,595.25
2003	$40,498,775.00	$41,014,682.96
2004	$43,521,709.00	$43,521,709.00

Figure G: Annual Losses Adjusted by Consumer Price Index (CPI)

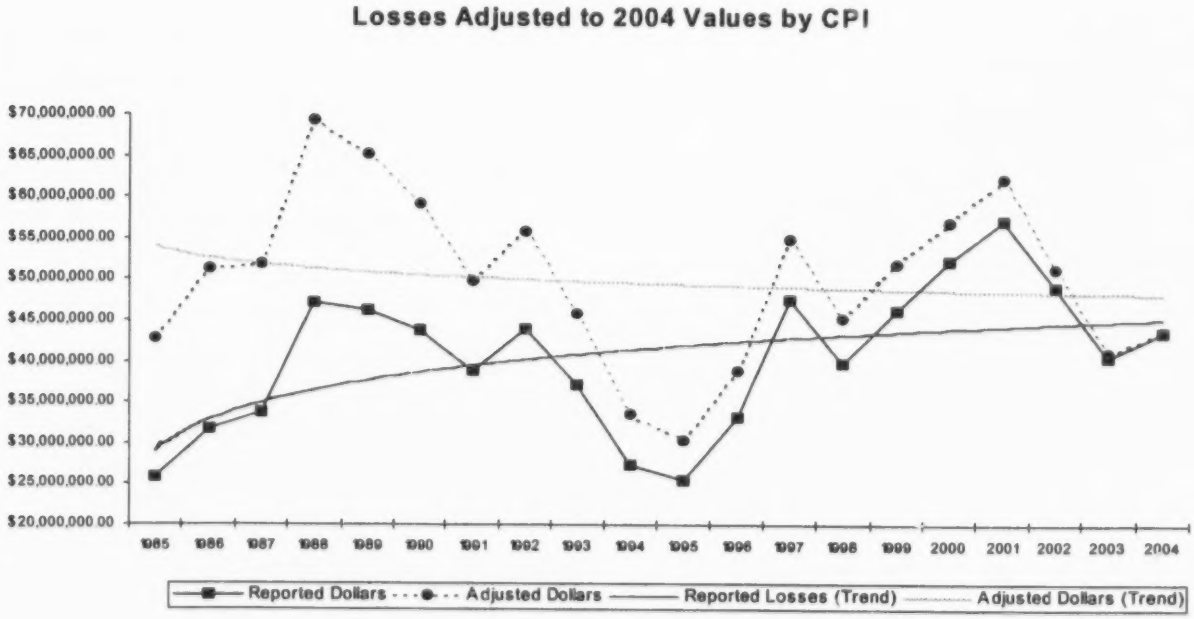


Figure H: 20 Year Fire Record – Number of Fires

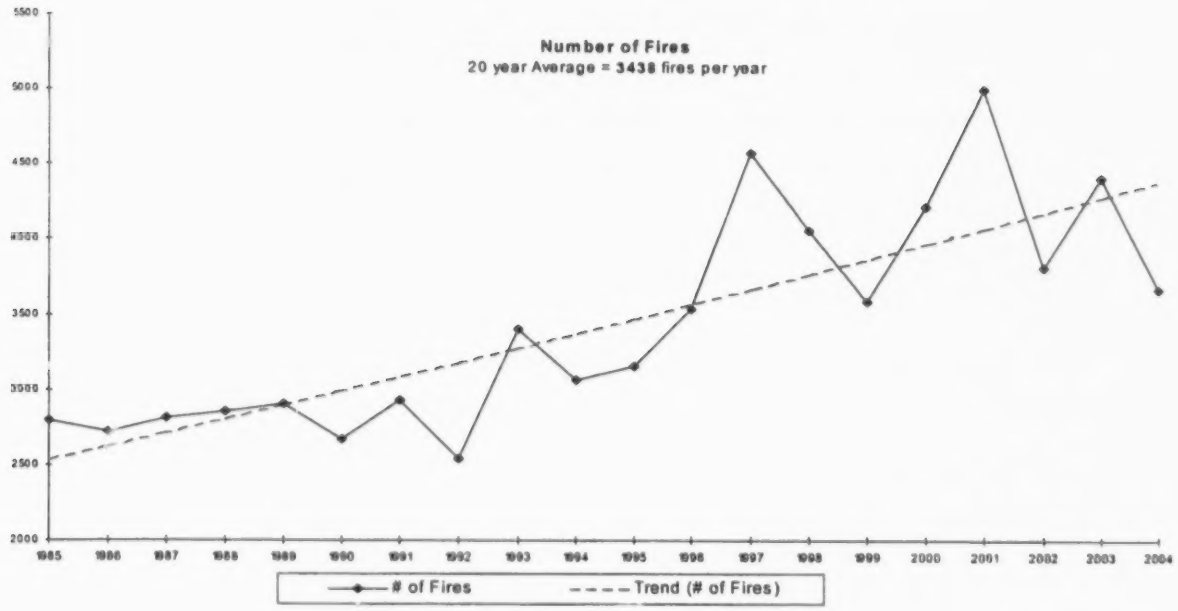


Figure I: 20 Year Fire Record – Property Loss

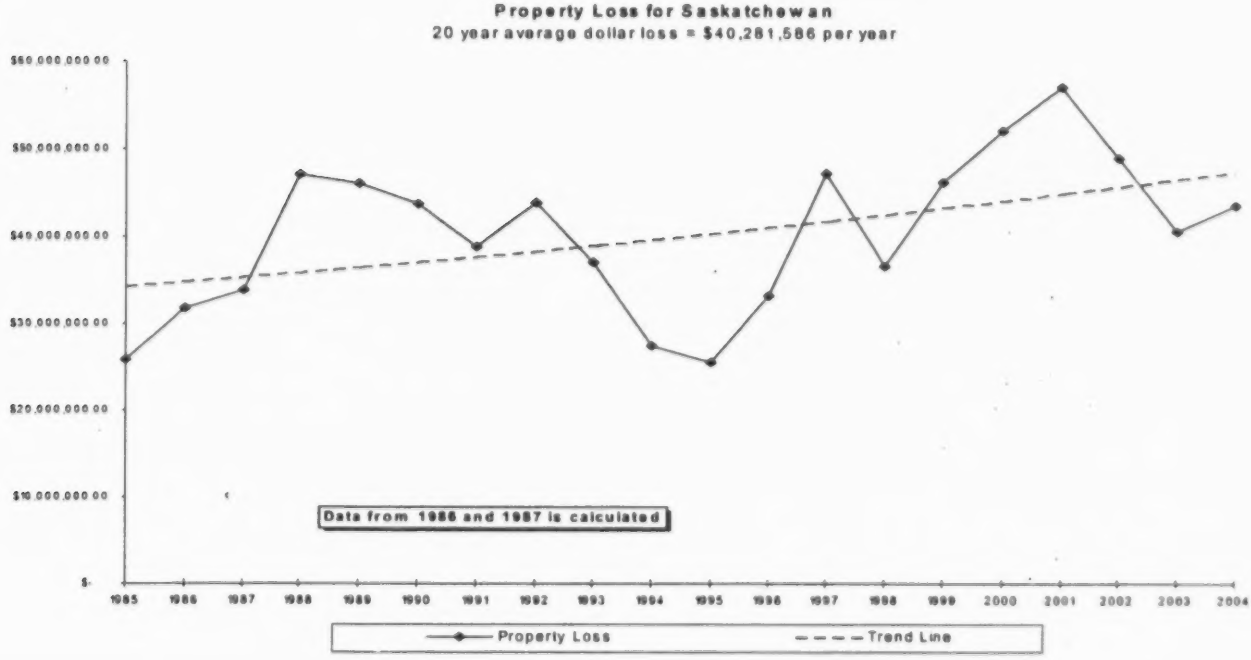


Table 16: Large Loss Fires over $250,000

Property class	Act/omission	Est. $ Loss
Cow, cattle, and pig production. Excludes milk processing.	Mechanical, electrical failure, malfunction – undetermined.	$2,300,000
Basic metal products manufacture.	Welding or cutting too close to.	$2,000,000
Office – unclassified.	Mechanical, electrical failure, malfunction – unclassified.	$1,741,286
Hotel, inn, lodge - year round use.	Miscellaneous – undetermined.	$800,000
Dwelling year-round use (1-family).	Mechanical, electrical failure, malfunction – undetermined.	$653,000
Motor vehicle repair garage, paint shop. No car washing.	Mechanical, electrical failure, malfunction – undetermined.	$561,635
Dwelling year-round use (1-family).	Act or omission – cannot be determined.	$500,000
Sawmill, planing mill, wood products mill.	Welding or cutting too close to.	$450,000
Dwelling year-round use (1-family).	Suspicious.	$437,000
Dwelling year-round use (1-family).	Act or omission – cannot be determined.	$400,000
Dwelling year-round use (1-family).	Miscellaneous – undetermined.	$365,400
Dwelling year-round use (1-family).	Act or omission – cannot be determined.	$365,000
Dwelling year-round use (1-family).	Mechanical, electrical failure, malfunction – undetermined.	$351,000
Individual residential parking in one-storey garages.	Misuse of equipment – cannot be determined.	$350,000
Dwelling year-round use (1-family).	Miscellaneous – undetermined.	$350,000
Dwelling year-round use (1-family).	Mechanical, electrical failure, malfunction – undetermined.	$350,000
Farm tractor and equipment, grain dryer, harvester, etc.	Mechanical, electrical failure, malfunction – undetermined.	$350,000
Dwelling year-round use (1-family).	Act or omission – cannot be determined.	$350,000
Dwelling year-round use (1-family).	Mechanical, electrical failure, malfunction – undetermined.	$346,000
Dwelling year-round use (1-family).	Mechanical, electrical failure, malfunction – undetermined.	$320,000
Market, grocery stores.	Act or omission – cannot be determined.	$303,800
Dwelling year-round use (1-family).	Act or omission – cannot be determined.	$300,000
Dwelling year-round use (1-family).	Mechanical, electrical failure, malfunction – unclassified.	$290,000
Dwelling year-round use (1-family).	Act or omission – cannot be determined.	$277,000
Individual residential parking in one-storey garages.	Act or omission – cannot be determined.	$267,000
Shed. Includes implement shed.	Mechanical, electrical failure, malfunction – unclassified.	$250,000
Slaughtering, preparing, preserving of meat and poultry.	Mechanical, electrical failure, malfunction – undetermined.	$250,000

Table 17: Property at Risk versus Claims Paid

Adjuster/Insurance Company	# of Fires	# of Deaths	# of Injuries	$ Property at Risk	$ Estimated Damage
No insurance report filed	2199	13	20	82,710,546	8,424,131
All Claims General Insurance Adjusters	4		1	5,439,000	436,815
Campbell & Haliburton	1			98,000	35,000
CGI Adjusters	2			572,500	10,849
Cherry Insurance	1			1,200,000	
Co-operators	129	2	1	12,235,587	4,310,357
Dahlman Adjusters	1			191,000	10,000
Folgizan Insurance	1			55,000	1,000
Gateway Adjusters	2			360,000	60,000
Germania Mutual Ins Co.	4			253,000	16,000
Grain Insurance	4			441,860	431,860
Heritage Insurance	3			166,900	7,700
Insurance Associated	7			3,100,700	60,200
Lloyds of London	1				12,000
Lombard General Ins.	1			3,126,850	2,000,000
Mennonite Mutual Ins.	15			520,750	127,022
Portage La Prairie	15	1	1	1,403,887	630,158
Royal Insurance Co.	2			49,000	40,000
Sask Mutual Inc.	50	2		7,546,250	980,054
SGI	982	8	21	38,275,028	15,603,107
Wawanesa	251	1	1	22,166,878	9,975,067
Western Union Insurance Co.	1				4,389
WW Smith Insurance	1			346,000	346,000
Total	**3677**	**27**	**45**	**$180,258,736**	**$43,521,709**